

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ILLINOIS**

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In re:	: Chapter 11
	: :
BOROWIAK IGA FOODLINER, INC.	: Case No. 19-40699
	: :
Debtor.	: :
	: :
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**INTERIM ORDER (I) AUTHORIZING THE USE OF  
CASH COLLATERAL, (II) GRANTING ADEQUATE PROTECTION  
PURSUANT TO 11 U.S.C. §§ 361 AND 363 AND (III) SCHEDULING  
A FURTHER HEARING PURSUANT TO BANKRUPTCY RULE 4001(b)**

Upon the motion (the “Motion”), dated as of September 18, 2019 [ECF No. 4], of Borowiak IGA Foodliner, Inc., the debtor herein (the “Debtor”), (a) seeking this Court’s authorization, pursuant to section 363(c) of Title 11, United States Code, 11 U.S.C. §§ 101 et seq. (as amended, the “Bankruptcy Code”), to use the Cash Collateral (as defined below) and, pursuant to sections 361 and 363 of the Bankruptcy Code, to provide adequate protection to the Secured Creditors (as defined below) for: (i) the use of the Cash Collateral, (ii) with respect to any diminution in the value of the Secured Creditors’ interests in the Prepetition Collateral (as defined below) other than Cash Collateral, the use, sale, lease, depreciation, decline in market price or other diminution in value of such Prepetition Collateral, and (iii) the imposition of the automatic stay pursuant to section 362(a) of the Bankruptcy Code; (b) seeking a preliminary hearing (the “Preliminary Hearing”) on the Motion to consider entry of an interim order pursuant to Bankruptcy Rule 4001(b) (this “Order”) authorizing the Debtors to use the Secured Creditors’ Cash Collateral; and (c) requesting that a further hearing (the “Further Hearing”) be scheduled,

and due and sufficient notice of the Motion and the Preliminary Hearing under the circumstances having been given; and the Preliminary Hearing on the Motion having been held before this Court on September 25, 2019; and upon the entire record made by the Debtor at the Preliminary Hearing, and this Court having found good and sufficient cause therefor, and

**THE PARTIES HAVING AGREED THAT:**

A. On September 17, 2019 (the “Petition Date”), the Debtor filed a voluntary petition for relief under the Bankruptcy Code in the United States Bankruptcy Court for the Southern District of Illinois. The Debtor is continuing to operate its businesses and manage its properties as debtor-in-possession pursuant to sections 1107(a) and 1108 of the Bankruptcy Code. No request has been made for the appointment of a trustee or examiner and no official committee has been established in the Debtor’s Chapter 11 case.

B. This Court has jurisdiction over this Chapter 11 case and the Motion pursuant to 28 U.S.C. § 157(b) and 1334. Consideration of this Motion constitutes a core proceeding as defined in 28 U.S.C. § 157(b)(2).

C. Pursuant to various supply agreements, loan agreements, security agreements and an intercreditor agreement executed and delivered in or about September, 2016 (collectively, the “Loan Documents”) the Debtor acknowledges and agrees that it is indebted to, and has granted liens and security interests for the benefit of, SuperValu, Inc. (“SuperValu”) and Citizens National Bank (the “Bank”), and with SuperValu, collectively, the “Secured Parties”) in, among other things, the Debtor’s accounts, inventory, equipment and all products and proceeds thereof, including cash and cash equivalents (the “Prepetition Collateral”), which liens and security interests secure, according to the Debtor, prepetition obligations owed to SuperValu

and the Bank in the approximate amounts of \$3,513,250 and \$3,352,000, respectively, such amounts being hereinafter referred to as the “Prepetition Obligations.”

D. The Debtor acknowledges and agrees that cash in the amount of \$152,440 and inventory valued by it at \$863,741 held on the Petition Date constitutes Prepetition Collateral or the proceeds of the Prepetition Collateral and, therefore, is or will become cash collateral of the Secured Creditors within the meaning of section 363(a) of the Bankruptcy Code (the “Cash Collateral”). The Secured Creditors would object to the use by the Debtor of the Prepetition Collateral, including the Cash Collateral, except on the terms of this Order (or such other order that may be entered by this Court with the consent of the Secured Creditors). In addition, the Secured Creditors are entitled, pursuant to sections 361 and 363(e) of the Bankruptcy Code, to adequate protection for: (a) the use of the Cash Collateral, (b) with respect to any diminution in the value of the Secured Creditors’ interests in the Prepetition Collateral other than Cash Collateral, including without limitation the use, sale, lease, depreciation, decline in market price or other diminution in value of such Prepetition Collateral, and (c) the imposition of the automatic stay pursuant to section 362(a) of the Bankruptcy Code.

G. Good cause has been shown for the entry of this Order. Absent the use of the Secured Creditors’ Cash Collateral, the Debtor has represented that it does not have sufficient available sources of working capital and financing to carry on the operation of its business. Among other things, the Debtor represents that entry of this Order will minimize disruption of the Debtor’s business and operations and permit it to make payroll and other operating expenses, maintain business relationships with vendors and retain customer and vendor confidence by demonstrating an ability to maintain normal operations, and the Debtor further agrees that the use of the Cash Collateral will therefore help preserve and maintain the going concern value of

the Debtor and its estate, and will enhance the prospects for a successful reorganization of the Debtor under Chapter 11 of the Bankruptcy Code.

H. The Debtor also advises that the Secured Creditors have negotiated at arms' length and in good faith with the Debtor regarding the Debtor's use of Cash Collateral to fund the administration of the Debtor's estate and continued operation of its business, and that the Secured Creditors have agreed to permit the Debtors to use their Cash Collateral for the period through the Termination Date (as defined below), all subject to the terms and conditions set forth herein, including the protection afforded a party acting in "good faith" pursuant to section 363(m) of the Bankruptcy Code. Nothing herein, however, obligates either Secured Creditor to support any plan of reorganization or liquidation proposed by the Debtor or any other party.

I. Notice of the Preliminary Hearing and the relief requested in the Motion has been given to Supervalu and its attorneys George R. Pitts, and Patrick Hewson, Citizens National Bank and its attorney Ray Vaughn, the United States Trustee's Office in care of Mark Skaggs by email and regular mail, and by mailing a notice and any other means of notice as required by the Court to the twenty (20) largest unsecured creditors of the Debtor. Such notice of the Preliminary Hearing was given in accordance with sections 102(1) and 363 of the Bankruptcy Code, Bankruptcy Rules 2002 and 4001(b), and the local rules of this District.

J. Based on the record presented to the Court at the Preliminary Hearing, the terms of the Debtor's use of the Cash Collateral appear to be fair and reasonable, and to reflect the exercise by the Debtor and its directors and officers of prudent business judgment consistent with their fiduciary duties.

K. The Debtor has requested immediate entry of this Order pursuant to Bankruptcy Rule 4001(b)(2). The permission granted herein to use the Cash Collateral is

necessary to avoid immediate and irreparable harm to the Debtor. This Court concludes that entry of this Order is in the best interest of the Debtor's estate and creditors.

L. The Debtor acknowledges and agrees that SuperValu holds a properly perfected, first priority lien in and to all inventory, but because this Order is entered on an emergency and interim basis, nothing herein shall be deemed to constitute a finding by the Court as to the validity or priority of the liens and security interests as between the Secured Creditors themselves or between the Secured Creditors, respectively, and the bankruptcy estate, such findings not being necessary at this time in order to provide adequate protection to the Secured Creditors collectively; however, the Debtor and the Secured Creditors agree that the priority of the liens of the respective Secured Creditors as to Prepetition Collateral shall govern the priority of their liens and entitlements in and to the Adequate Protection Obligations, the Postpetition Collateral, the Cash Collateral and the Replacement Liens, as defined in this Order.

Based upon the foregoing agreements and conclusions, and upon the record made before this Court at the Preliminary Hearing, and good and sufficient cause appearing therefor;

**IT IS HEREBY ORDERED** that:

1. The Motion is granted on an interim basis. The Debtor is hereby authorized to use the Cash Collateral during the period from the Petition Date through and including the Termination Date for the operation of its business and costs and expenses related to this Chapter 11 case in accordance with the terms and conditions of this Order; provided that neither the Debtor nor any other party in interest shall be authorized to use the Cash Collateral to prosecute or investigate any claims or causes of action against any Secured Creditor.

2. (a) Pursuant to sections 361 and 363(e), as adequate protection for, and to the extent of, any diminution in the value of the Secured Creditors' interest in the Prepetition

Collateral resulting from (x) the use of the Cash Collateral pursuant to section 363(c) of the Bankruptcy Code, (y) the use, sale, lease, depreciation, decline in market price or other diminution in value of the Prepetition Collateral (other than the Cash Collateral) pursuant to section 363(c) of the Bankruptcy Code, and (z) the imposition of the automatic stay pursuant to section 362(a) of the Bankruptcy Code (the amount of any such use of Cash Collateral together with any such diminution in value of such other Prepetition Collateral shall be referred to hereinafter as the “Adequate Protection Obligations”), the Secured Creditors are hereby granted (effective as of the Petition Date and without the necessity of the execution by the Debtor of mortgages, security agreements, pledge agreements, financing statements or otherwise), valid and perfected, replacement security interests in, and liens on (the “Replacement Liens”) all of the right, title and interest of the Debtor in, to and under all present and after-acquired property of the Debtor of any nature whatsoever including, without limitation, all accounts, inventory and cash contained in any account of the Debtor, and the proceeds of all causes of action, other than causes of action (and proceeds thereof) arising under sections 544, 545, 547, 548 and 550 of the Bankruptcy Code (the “Avoidance Actions”) (collectively, with the proceeds and products of any and all of the foregoing, the “Postpetition Collateral”). Said Replacement Liens shall be, as to the Secured Creditors collectively, and reserving any finding as to the priority of any liens and security interests between the Secured Creditors with respect thereto, as provided in paragraph L, above, (x) a first priority perfected lien upon all of the Postpetition Collateral that is not otherwise encumbered by a validly perfected, non-avoidable security interest or lien on the Petition Date, (y) a first priority, senior, priming and perfected lien upon (a) that portion of the Postpetition Collateral that is comprised of the Prepetition Collateral and (b) Postpetition Collateral subject to a lien that is junior to the liens securing the Prepetition Obligations and (z)

junior perfected lien upon all Pre and Postpetition Collateral, which is subject to any validly perfected, non-avoidable lien that would be senior to the Replacement Liens under applicable law.

(b) As further adequate protection hereunder, the Debtor shall provide the following reporting to each Secured Creditor (the “Reporting Requirements”): (i) a weekly summary of funds expended to purchase inventory; (ii) a weekly summary of cash in the bank; and (iii) a weekly summary of accounts receivable with aging, and shall conduct its operations in accordance with the budget attached hereto as Exhibit “A” (the “Budget”). The Debtor shall also allow representatives of the Secured Creditors access to its records and business premises during business hours for the purpose of monitoring compliance with the terms and conditions of this Order. Such reports shall be provided by electronic mail to the person(s) designated in writing by each Secured Creditor and shall be attached to the monthly reports submitted by the Debtor to the Office of the United States Trustee.

(c) Under the circumstances and based upon the Secured Creditors’ consent, the adequate protection provided herein is reasonable to protect the interests of the Secured Creditors. Notwithstanding any other provision hereof, the grant of adequate protection to the Secured Creditors pursuant hereto is without prejudice to the right of the Secured Creditors, either individually or collectively, to seek modification of the grant of adequate protection provided hereby so as to provide different or additional adequate protection, and without prejudice to the right of the Debtor or any other party in interest to contest any such modification.

3. The Adequate Protection Obligations shall constitute expenses of administration under sections 503(b)(1), 507(a) and 507(b) of the Bankruptcy Code (the

“Superpriority Claims”) with priority in payment over any and all administrative expenses of the kinds specified or ordered pursuant to any provision of the Bankruptcy Code including, without limitation, sections 105, 326, 327, 328, 330, 331, 503(b), 507(a), 507(b) and 726 of the Bankruptcy Code, and shall at all times be senior to the rights of the Debtor, and any successor trustee or any creditor, in these Chapter 11 cases or, to the extent permitted by applicable law, any subsequent proceedings under the Bankruptcy Code. No cost or expense of administration under sections 105, 503(b) or 507(b) or otherwise, including those resulting from the conversion of these Chapter 11 cases pursuant to section 1112 of the Bankruptcy Code, shall be senior to, or pari passu with, the Superpriority Claims of the Secured Creditors arising out of the Adequate Protection Obligations.

5. Except as expressly set forth in this Order, the liens granted pursuant to this Order shall not be (i) subject to any lien that is avoided and preserved for the benefit of the Debtor’s estate under section 551 of the Bankruptcy Code or (ii) subordinated to or made pari passu with any other lien under sections 363 and 364 of the Bankruptcy Code. The Replacement Liens shall be prior and senior to all liens and encumbrances of all other secured creditors in and to such Postpetition Collateral granted, or arising, after the Petition Date (including, without limitation, liens and security interests, if any, granted in favor of any federal, state, municipal or other governmental unit, commission, board or court for any liability of the Debtor). The Replacement Liens granted pursuant to this Order shall constitute valid and duly perfected security interests and liens, and the Secured Creditors shall not be required to file or serve financing statements, notices of lien or similar instruments that otherwise may be required under federal or state law in any jurisdiction, or take any action, including taking possession or establishing control over any collateral, to validate and perfect such security interests and liens;



and the failure by the Debtor to execute any documentation relating to the Replacement Liens shall in no way affect the validity, perfection or priority of such Replacement Liens. If, however, any Secured Creditor, in its sole discretion, shall determine to file any such financing statements, notices of lien or similar instruments, or to otherwise confirm or continue perfection of such Replacement Liens, the Debtor is directed to cooperate with and assist in such process, the stay imposed by section 362(a) of the Bankruptcy Code is hereby lifted to allow the filing and recording of a certified copy of this Order or any such financing statements, notices of lien or similar instruments, and all such documents shall be deemed to have been filed or recorded at the time of and on the date of this Order.

6. The Debtor's right to use the Cash Collateral shall terminate (the date of any such termination, the "Termination Date") on the earliest to occur of (x) thirty (30) days from the date of this Order, unless extended by the Secured Creditors, and (y) upon written notice to the Debtor by: (x) either of the Secured Creditors, after the occurrence and continuance of any of the following events ("Events of Default");

- a. Failure of the Debtor to make any payment as and when required by this Order or other failure to comply in any material respect with the terms of this Order;
- b. The obtaining of credit or the incurring of obligations that are (i) secured by a security interest, mortgage or other lien on all or any portion of the Prepetition Collateral or Postpetition Collateral, which is equal or senior to any security interest, mortgage or other lien of the Secured Creditors, or (ii) entitled to priority administrative status, which is equal or senior to that granted to the Secured Creditors herein;
- c. Failure of the Debtors to comply with the Reporting Requirements;
- d. Failure of the Debtors to comply with any other covenant or agreement specified in this Order;
- e. Any representation or warranty made by the Debtors in connection with the Reporting Requirements shall prove to have been incorrect in any material respect when made;

- f. The Debtor's Chapter 11 case shall be dismissed or converted to a Chapter 7 Case; or a Chapter 11 Trustee with plenary powers, a responsible officer, or an examiner with enlarged powers relating to the operation of the businesses of the Debtors (powers beyond those set forth in section 1106(a)(3) and (4) of the Bankruptcy Code) shall be appointed;
- g. The Court shall enter an order granting relief from the automatic stay to the holder or holders of any security interest to permit foreclosure (or the granting of a deed in lieu of foreclosure or the like) on any assets of the Debtor which have an aggregate value in excess of \$100,000;
- h. An order shall be entered reversing, amending, supplementing, vacating or otherwise modifying this Order;
- i. The sale of all or any portion of the Prepetition Collateral or the Postpetition Collateral outside of the ordinary course of the Debtor's business without the consent of the Secured Creditors;
- j. A pleading shall be filed by the Debtor seeking, or otherwise consenting to, any of the matters set forth in paragraphs (f) through (i) hereof; or
- k. The Debtor shall fail to adhere to the terms of the Budget such that the variations between budgeted and actual performance exceeds five percent (5%). If an urgent, unanticipated and necessary expense or expenses not included in the Budget causes a variation of greater than 5%, the Debtor may spend up to \$5,000 in the aggregate to address such expense or expenses without being in violation of this provision.

The Debtor shall promptly provide written notice to the Secured Creditors (with a copy to the United States Trustee) of the occurrence of any Event of Default. Such notice shall be provided to the persons, and in the manner, designated in accordance with paragraph 2(b) of this Order.

7. On the Termination Date, (i) the Debtor's right to use the Cash Collateral shall terminate, and (ii) the Adequate Protection Obligations shall become immediately due and payable, subject to the provisions of any Order with respect to such Adequate Protection Obligations entered by the Court. Notwithstanding the occurrence of the Termination Date, all of the rights, remedies, benefits and protections provided to the Secured Creditors under this Order shall survive the Termination Date.

8. The provisions of this Order and any actions taken pursuant hereto shall survive entry of any order which may be entered (a) confirming any plan of reorganization in this Chapter 11 case; (b) converting any of this Chapter 11 case to a Chapter 7 case; or (c) dismissing this Chapter 11 case. If an order dismissing this Chapter 11 case under section 1112 of the Bankruptcy Code or otherwise is at any time entered, such order shall provide (in accordance with sections 105 and 349 of the Bankruptcy Code) that (a) the Replacement Liens granted pursuant to this Order to the Secured Creditors shall continue in full force and effect, shall remain binding on all parties in interest notwithstanding such dismissal until the obligations secured thereby shall have been paid and satisfied in full and (b) this Court shall retain jurisdiction, notwithstanding such dismissal, for the limited purposes of enforcing such Replacement Liens.

9. Entry of this Order shall be without prejudice to any and all rights, remedies, claims and causes of action which either Secured Creditor may have against the Debtor or third parties. The provisions of this Order shall be binding upon and inure to the benefit of the Secured Creditors, the Debtor, and their respective successors and assigns, including any trustee or other fiduciary hereafter appointed in this Chapter 11 case as a legal representative of the Debtor or the Debtor's estate.

10. Pursuant to sections 105, 361 and 363 of the Bankruptcy Code, the Secured Creditors are hereby found to be entities that have acted in "good faith" in connection with the negotiation and entry of this Order, and each is entitled to the protection provided to such entities under section 363(m) of the Bankruptcy Code.

11. The Debtor only shall be authorized to use (i) the Cash Collateral and (ii) the Prepetition Collateral or Postpetition Collateral only on the terms contained in this Order.

Subject to the entry of a Further Order, the Debtors shall not assert, and hereby waive, any claim under section 506(c) of the Bankruptcy Code for any costs and expenses incurred in connection with the preservation or disposition of the Prepetition Collateral or the Postpetition Collateral unless such claim is expressly consented to by the Secured Creditors, and no such consent shall be implied from any action, inaction or acquiescence by the Secured Creditors, from agreement to the terms of this Order or otherwise.

12. A further hearing on use of cash collateral is hereby scheduled for October 23, 2019, commencing at 9:00 a.m., or as soon thereafter as counsel may be heard.

Counsel for the moving party shall serve a copy of this Order by mail to all interested parties who were not served electronically.

ENTERED: October 10, 2019

/s/ Laura K. Grandy

UNITED STATES BANKRUPTCY JUDGE/3

/s/ Douglas A. Antonik

Douglas A. Antonik  
Attorney for Borowiak IGA Foodliner, Inc.

/s/ Ray W. Vaughn

Ray W. Vaughn  
Attorney for Citizens National Bank

/s/ Patrick Hewson

Patrick Hewson  
Attorney for Supervalu

**Albion**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>Income</b>												
<b>Grocery Sales</b>	17,481	74,919.95	25.64%	18,998	84,134.80	24.87%	19,853	85,084.26	27.80%	18,416	81,558.43	25.32%
<b>Produce Sales</b>	5,411	23,190.27	7.94%	5,711	25,291.86	7.48%	5,523	23,670.72	7.73%	4,953	21,933.84	6.81%
<b>Meat Sales</b>	15,184	65,072.38	22.27%	20,226	89,571.13	26.48%	15,289	65,526.35	21.41%	20,588	91,174.62	28.30%
<b>Frozen Sales</b>	4,892	20,967.20	7.17%	4,895	21,676.05	6.41%	4,964	21,276.40	6.95%	4,421	19,576.99	6.08%
<b>Dairy Sales</b>	7,238	31,020.40	10.61%	7,551	33,439.18	9.88%	8,397	35,985.31	11.76%	7,743	34,288.69	10.64%
<b>Bakery Sales</b>	2,904	12,445.01	4.26%	2,820	12,486.92	3.69%	2,754	11,800.94	3.86%	2,526	11,186.93	3.47%
<b>Deli Sales</b>	8,261	35,404.11	12.11%	8,764	38,813.06	11.47%	7,550	32,357.43	10.57%	6,909	30,599.17	9.50%
<b>Beverage Sales</b>	3,347	14,344.23	4.91%	3,869	17,134.18	5.06%	3,466	14,852.25	4.85%	3,889	17,221.60	5.35%
<b>Gen Mdse Sales</b>	1,343	5,754.75	1.97%	1,300	5,758.80	1.70%	1,355	5,809.28	1.90%	1,328	5,879.03	1.82%
<b>Greeting Card Sales</b>	65	280.16	0.10%	58	259.02	0.08%	46	197.68	0.06%	78	345.50	0.11%
<b>News &amp; Magazines Sales</b>	253	1,084.13	0.37%	300	1,330.17	0.39%	296	1,270.18	0.42%	232	1,029.34	0.32%
<b>Tobacco Sales</b>	1,809	7,753.20	2.65%	1,899	8,407.75	2.49%	1,922	8,235.66	2.69%	1,664	7,368.33	2.29%
<b>Total Income</b>	68,188	292,235.79	100.00%	76,391	338,302.92	100.00%	71,416	306,066.46	100.00%	72,746	322,162.46	100.00%
<b>Gross Profit</b>												
<b>Grocery</b>	5,769	24,723.58	33.00%	6,269	27,764.48	33.00%	6,551	28,077.81	33.00%	6,077	26,914.28	33.00%
<b>Produce</b>	1,894	8,116.59	35.00%	1,999	8,852.15	35.00%	1,933	8,284.75	35.00%	1,733	7,676.84	35.00%
<b>Meat</b>	4,555	19,521.71	30.00%	6,068	26,871.34	30.00%	4,587	19,657.91	30.00%	6,176	27,352.39	30.00%
<b>frozen</b>	1,614	6,919.18	33.00%	1,615	7,153.10	33.00%	1,638	7,021.21	33.00%	1,459	6,460.41	33.00%
<b>Dairy</b>	1,954	8,375.51	27.00%	2,039	9,028.58	27.00%	2,267	9,716.03	27.00%	2,091	9,257.95	27.00%
<b>Bakery</b>	1,103	4,729.10	38.00%	1,071	4,745.03	38.00%	1,046	4,484.36	38.00%	960	4,251.03	38.00%
<b>Deli</b>	2,891	12,391.44	35.00%	3,067	13,584.57	35.00%	2,643	11,325.10	35.00%	2,418	10,709.71	35.00%
<b>Gen Mdse</b>	403	1,726.43	30.00%	390	1,727.64	30.00%	407	1,742.78	30.00%	398	1,763.71	30.00%
<b>News &amp; Magazine</b>	25	108.41	10.00%	30	133.02	10.00%	30	127.02	10.00%	23	102.93	10.00%
<b>Tobacco</b>	217	930.38	12.00%	228	1,008.93	12.00%	231	988.28	12.00%	200	884.20	12.00%
<b>Freight</b>	(68)	(292.24)	-0.10%	(76)	(338.30)	-0.10%	(71)	(306.07)	-0.10%	(73)	(322.16)	-0.10%
<b>Fees</b>	(1,432)	(6,136.95)	-2.10%	(1,604)	(7,104.36)	-2.10%	(1,500)	(6,427.40)	-2.10%	(1,528)	(6,765.41)	-2.10%
<b>Gross Profit</b>	18,926	81,113.15	27.76%	21,096	93,426.18	27.62%	19,761	84,691.79	27.67%	19,936	88,285.87	27.40%
<b>Gross Profit</b>	18,926	81,113.15	27.76%	21,096	93,426.18	27.62%	19,761	84,691.79	27.67%	19,936	88,285.87	27.40%
<b>Expense</b>												
<b>PAYROLL</b>												
<b>Salary - Manager</b>	800	3,428.57	1.17%	800	3,542.86	1.05%	800	3,428.57	1.12%	800	3,542.86	1.10%
<b>Wages - Grocery</b>	1,155	4,950.00	1.69%	1,155	5,115.00	1.51%	1,155	4,950.00	1.62%	1,155	5,115.00	1.59%
<b>Wages - Meat</b>	1,033	4,427.14	1.51%	1,033	4,574.71	1.35%	1,033	4,427.14	1.45%	1,033	4,574.71	1.42%
<b>Wages - Bakery</b>	613	2,627.14	0.90%	613	2,714.71	0.80%	613	2,627.14	0.86%	613	2,714.71	0.84%
<b>Wages - Deli</b>	1,745	7,478.57	2.56%	1,745	7,727.86	2.28%	1,745	7,478.57	2.44%	1,745	7,727.86	2.40%
<b>Wages - Checkout</b>	953	4,084.29	1.40%	953	4,220.43	1.25%	953	4,084.29	1.33%	953	4,220.43	1.31%
<b>Wages - Office</b>	1,201	5,147.14	1.76%	1,201	5,318.71	1.57%	1,201	5,147.14	1.68%	1,201	5,318.71	1.65%
<b>PAYROLL</b>	7,500	32,142.85	11.00%	7,500	33,214.28	9.82%	7,500	32,142.85	10.50%	7,500	33,214.28	10.31%

**Albion**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>EMPLOYEE BENEFITS</b>												
Payroll Taxes	651	2,788.03	0.95%	651	2,880.96	0.85%	651	2,788.03	0.91%	651	2,880.96	0.89%
Worker's Compensation	142	608.57	0.21%	142	628.86	0.19%	142	608.57	0.20%	142	628.86	0.20%
Group Insurance	120	514.29	0.18%	120	531.43	0.16%	120	514.29	0.17%	120	531.43	0.16%
<b>EMPLOYEE BENEFITS</b>	913	3,910.89	1.34%	913	4,041.25	1.19%	913	3,910.89	1.28%	913	4,041.25	1.25%
<b>CONTROLLABLE EXPENSES</b>												
Advertising	645	2,764.29	0.95%	645	2,856.43	0.84%	645	2,764.29	0.90%	645	2,856.43	0.89%
Promotions	178	762.86	0.26%	178	788.29	0.23%	178	762.86	0.25%	178	788.29	0.24%
Building Repairs	50	214.29	0.07%	50	221.43	0.07%	50	214.29	0.07%	50	221.43	0.07%
Equipment Repairs	110	471.43	0.16%	110	487.14	0.14%	110	471.43	0.15%	110	487.14	0.15%
Parking Lot Repairs	75	321.43	0.11%	75	332.14	0.10%	75	321.43	0.11%	75	332.14	0.10%
Supplies Janitorial	11	47.14	0.02%	11	48.71	0.01%	11	47.14	0.02%	11	48.71	0.02%
Supplies - Office	123	527.14	0.18%	123	544.71	0.16%	123	527.14	0.17%	123	544.71	0.17%
Supplies - Uniforms	2	8.57	0.00%	2	8.86	0.00%	2	8.57	0.00%	2	8.86	0.00%
Supplies	330	1,414.29	0.48%	330	1,461.43	0.43%	330	1,414.29	0.46%	330	1,461.43	0.45%
Supplies - Grocery	202	865.71	0.30%	202	894.57	0.26%	202	865.71	0.28%	202	894.57	0.28%
Supplies - Produce	18	75.00	0.03%	18	77.50	0.02%	18	75.00	0.02%	18	77.50	0.02%
Supplies - Meat	300	1,285.71	0.44%	300	1,328.57	0.39%	300	1,285.71	0.42%	300	1,328.57	0.41%
Supplies - Bakery	185	792.86	0.27%	185	819.29	0.24%	185	792.86	0.26%	185	819.29	0.25%
Supplies - Deli	600	2,571.43	0.88%	600	2,657.14	0.79%	600	2,571.43	0.84%	600	2,657.14	0.82%
<b>Supplies</b>	1,635	7,005.00	2.40%	1,635	7,238.50	2.14%	1,635	7,005.00	2.29%	1,635	7,238.50	2.25%
Postage	7	30.00	0.01%	7	31.00	0.01%	7	30.00	0.01%	7	31.00	0.01%
Utilities	1,490	6,385.71	2.19%	1,490	6,598.57	1.95%	1,490	6,385.71	2.09%	1,490	6,598.57	2.05%
Telephone	78	334.29	0.11%	78	345.43	0.10%	78	334.29	0.11%	78	345.43	0.11%
Auto Expense	1	5.36	0.00%	1	5.54	0.00%	1	5.36	0.00%	1	5.54	0.00%
Cash Short (Over)	45	192.86	0.07%	45	199.29	0.06%	45	192.86	0.06%	45	199.29	0.06%
Delivery Expense	55	235.71	0.08%	55	243.57	0.07%	55	235.71	0.08%	55	243.57	0.08%
Communication Service	69	294.09	0.10%	69	303.89	0.09%	69	294.09	0.10%	69	303.89	0.09%
Dues	80	342.86	0.12%	80	354.29	0.10%	80	342.86	0.11%	80	354.29	0.11%
Licenses	5	20.44	0.01%	5	21.12	0.01%	5	20.44	0.01%	5	21.12	0.01%
Inventory Service	37	158.10	0.05%	37	163.37	0.05%	37	158.10	0.05%	37	163.37	0.05%
Janitor Services	180	771.43	0.26%	180	797.14	0.24%	180	771.43	0.25%	180	797.14	0.25%
Laundry Expense	105	450.00	0.15%	105	465.00	0.14%	105	450.00	0.15%	105	465.00	0.14%
Trash Removal	85	364.29	0.12%	85	376.43	0.11%	85	364.29	0.12%	85	376.43	0.12%
Pest Control	18	77.14	0.03%	18	79.71	0.02%	18	77.14	0.03%	18	79.71	0.02%
Sundry Expense	5	21.43	0.01%	5	22.14	0.01%	5	21.43	0.01%	5	22.14	0.01%
Category Management	55	235.71	0.08%	55	243.57	0.07%	55	235.71	0.08%	55	243.57	0.08%
Price Management Fees	95	407.14	0.14%	95	420.71	0.12%	95	407.14	0.13%	95	420.71	0.13%
<b>CONTROLLABLE EXPENSES</b>	5,238	22,448.71	7.68%	5,238	23,196.98	6.86%	5,238	22,448.71	7.33%	5,238	23,196.98	7.20%

**Albion**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>NONCONTROLLABLE EXPENSES</b>												
Accounting	179	768.21	0.26%	179	793.82	0.23%	179	768.21	0.25%	179	793.82	0.25%
Payroll Service Fee	35	150.00	0.05%	35	155.00	0.05%	35	150.00	0.05%	35	155.00	0.05%
Bank Charges	230	987.34	0.34%	230	1,020.25	0.30%	230	987.34	0.32%	230	1,020.25	0.32%
Credit Card Fees	546	2,337.89	0.80%	611	2,706.42	0.80%	571	2,448.53	0.80%	582	2,577.30	0.80%
Professional Fees	450	1,928.57	0.66%	450	1,992.86	0.59%	450	1,928.57	0.63%	450	1,992.86	0.62%
Order Equipment Rental	39	167.14	0.06%	39	172.71	0.05%	39	167.14	0.05%	39	172.71	0.05%
Insurance	450	1,928.57	0.66%	450	1,992.86	0.59%	450	1,928.57	0.63%	450	1,992.86	0.62%
Interest Expense	650	2,785.71	0.95%	650	2,878.57	0.85%	650	2,785.71	0.91%	650	2,878.57	0.89%
Real Estate Taxes	253	1,084.29	0.37%	253	1,120.43	0.33%	253	1,084.29	0.35%	253	1,120.43	0.35%
Building Rent	750	3,214.29	1.10%	750	3,321.43	0.98%	750	3,214.29	1.05%	750	3,321.43	1.03%
<b>NONCONTROLLABLE EXPEN</b>	<b>3,582</b>	<b>15,352.00</b>	<b>5.25%</b>	<b>3,648</b>	<b>16,154.35</b>	<b>4.78%</b>	<b>3,608</b>	<b>15,462.65</b>	<b>5.05%</b>	<b>3,619</b>	<b>16,025.23</b>	<b>4.97%</b>
<b>Total Expense</b>	<b>17,233</b>	<b>73,854.45</b>	<b>25.27%</b>	<b>17,298</b>	<b>76,606.86</b>	<b>22.64%</b>	<b>17,259</b>	<b>73,965.10</b>	<b>24.17%</b>	<b>17,269</b>	<b>76,477.74</b>	<b>23.74%</b>
<b>Net Ordinary Income</b>	<b>1,694</b>	<b>7,258.70</b>	<b>2.48%</b>	<b>3,798</b>	<b>16,819.31</b>	<b>4.97%</b>	<b>2,503</b>	<b>10,726.69</b>	<b>3.50%</b>	<b>2,666</b>	<b>11,808.13</b>	<b>3.67%</b>
<b>Other Income/Expense</b>												
<b>Other Income</b>												
Vending Income	58	248.57	0.09%	58	256.86	0.08%	58	248.57	0.08%	58	256.86	0.08%
Delivery Fee Income	6	27.00	0.01%	6	27.90	0.01%	6	27.00	0.01%	6	27.90	0.01%
Fax/Copier Income	15	64.29	0.02%	15	66.43	0.02%	15	64.29	0.02%	15	66.43	0.02%
DVD Sales	58	248.57	0.09%	58	256.86	0.08%	58	248.57	0.08%	58	256.86	0.08%
Check Cashing	90	385.71	0.13%	90	398.57	0.12%	90	385.71	0.13%	90	398.57	0.12%
Lottery Income	100	428.57	0.15%	100	442.86	0.13%	100	428.57	0.14%	100	442.86	0.14%
Sundry Income	55	235.71	0.08%	55	243.57	0.07%	55	235.71	0.08%	55	243.57	0.08%
Garnishment Fee Income	1	2.14	0.00%	1	2.21	0.00%	1	2.14	0.00%	1	2.21	0.00%
Interest Income	25	107.14	0.04%	25	110.71	0.03%	25	107.14	0.04%	25	110.71	0.03%
Sales Tax Discount	23	96.43	0.03%	23	99.64	0.03%	23	96.43	0.03%	23	99.64	0.03%
Check Collections	8	34.29	0.01%	8	35.43	0.01%	8	34.29	0.01%	8	35.43	0.01%
Video Rental Income	12	51.43	0.02%	12	53.14	0.02%	12	51.43	0.02%	12	53.14	0.02%
<b>Total Other Income</b>	<b>450</b>	<b>1,929.85</b>	<b>0.66%</b>	<b>450</b>	<b>1,994.18</b>	<b>0.59%</b>	<b>450</b>	<b>1,929.85</b>	<b>0.63%</b>	<b>450</b>	<b>1,994.18</b>	<b>0.62%</b>
<b>Net Other Income</b>	<b>450</b>	<b>1,929.85</b>	<b>0.66%</b>	<b>450</b>	<b>1,994.18</b>	<b>0.59%</b>	<b>450</b>	<b>1,929.85</b>	<b>0.63%</b>	<b>450</b>	<b>1,994.18</b>	<b>0.62%</b>
<b>Net Income</b>	<b>2,144</b>	<b>9,188.55</b>	<b>3.14%</b>	<b>4,248</b>	<b>18,813.49</b>	<b>5.56%</b>	<b>2,953</b>	<b>12,656.54</b>	<b>4.14%</b>	<b>3,117</b>	<b>13,802.31</b>	<b>4.28%</b>

**Carterville**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>Income</b>												
<b>Grocery Sales</b>	15,499	66,422.44	28.43%	18,046	79,917.71	25.12%	18,792	80,538.56	29.16%	16,852	74,629.99	29.55%
<b>Produce Sales</b>	4,086	17,511.43	7.50%	4,332	19,183.72	6.03%	3,982	17,066.45	6.18%	3,611	15,993.27	6.33%
<b>Meat Sales</b>	13,961	59,831.03	25.61%	25,363	112,322.69	35.30%	17,834	76,432.65	27.68%	15,583	69,010.44	27.33%
<b>Frozen Sales</b>	3,532	15,139.05	6.48%	3,906	17,297.97	5.44%	3,750	16,069.97	5.82%	3,238	14,338.42	5.68%
<b>Dairy Sales</b>	5,909	25,325.82	10.84%	7,011	31,050.49	9.76%	7,088	30,377.42	11.00%	6,451	28,569.07	11.31%
<b>Bakery Sales</b>	1,166	4,997.44	2.14%	1,359	6,019.00	1.89%	1,426	6,109.59	2.21%	1,261	5,583.12	2.21%
<b>Deli Sales</b>	4,232	18,136.53	7.76%	4,760	21,078.77	6.62%	4,485	19,223.56	6.96%	4,079	18,064.74	7.15%
<b>Beverage Sales</b>	3,257	13,958.52	5.98%	3,995	17,693.13	5.56%	3,675	15,748.04	5.70%	3,123	13,828.80	5.48%
<b>Gen Mdse Sales</b>	1,956	8,381.84	3.59%	2,045	9,057.81	2.85%	2,347	10,057.25	3.64%	1,957	8,668.73	3.43%
<b>Greeting Card Sales</b>	58	247.46	0.11%	49	215.95	0.07%	37	157.70	0.06%	32	143.49	0.06%
<b>News &amp; Magazines Sales</b>	126	538.17	0.23%	185	817.89	0.26%	282	1,206.46	0.44%	158	697.77	0.28%
<b>Tobacco Sales</b>	729	3,122.88	1.34%	799	3,540.27	1.11%	745	3,191.22	1.16%	681	3,014.48	1.19%
<b>Total Income</b>	54,510	233,612.60	100.00%	71,851	318,195.39	100.00%	64,442	276,178.88	100.00%	57,026	252,542.31	100.00%
<b>Gross Profit</b>												
<b>Grocery</b>	5,115	21,919.41	33.00%	5,955	26,372.85	33.00%	6,201	26,577.72	33.00%	5,561	24,627.90	33.00%
<b>Produce</b>	1,430	6,129.00	35.00%	1,516	6,714.30	35.00%	1,394	5,973.26	35.00%	1,264	5,597.64	35.00%
<b>Meat</b>	4,188	17,949.31	30.00%	7,609	33,696.81	30.00%	5,350	22,929.80	30.00%	4,675	20,703.13	30.00%
<b>frozen</b>	1,166	4,995.89	33.00%	1,289	5,708.33	33.00%	1,237	5,303.09	33.00%	1,068	4,731.68	33.00%
<b>Dairy</b>	1,596	6,837.97	27.00%	1,893	8,383.63	27.00%	1,914	8,201.90	27.00%	1,742	7,713.65	27.00%
<b>Bakery</b>	443	1,899.03	38.00%	516	2,287.22	38.00%	542	2,321.64	38.00%	479	2,121.59	38.00%
<b>Deli</b>	1,481	6,347.79	35.00%	1,666	7,377.57	35.00%	1,570	6,728.25	35.00%	1,428	6,322.66	35.00%
<b>Beverage</b>	391	1,675.02	12.00%	479	2,123.18	12.00%	441	1,889.76	12.00%	375	1,659.46	12.00%
<b>Gen Mdse</b>	587	2,514.55	30.00%	614	2,717.34	30.00%	704	3,017.18	30.00%	587	2,600.62	30.00%
<b>Greeting Car</b>	26	111.36	45.00%	22	97.18	45.00%	17	70.97	45.00%	15	64.57	45.00%
<b>News &amp; Magazine</b>	13	53.82	10.00%	18	81.79	10.00%	28	120.65	10.00%	16	69.78	10.00%
<b>Tobacco</b>	87	374.75	12.00%	96	424.83	12.00%	89	382.95	12.00%	82	361.74	12.00%
<b>Freight</b>	(82)	(350.42)	-0.15%	(108)	(477.29)	-0.15%	(97)	(414.27)	-0.15%	(86)	(378.81)	-0.15%
<b>Fees</b>	(1,226)	(5,256.28)	-2.25%	(1,617)	(7,159.40)	-2.25%	(1,450)	(6,214.02)	-2.25%	(1,283)	(5,682.20)	-2.25%
<b>Gross Profit</b>	15,214	65,201.18	27.91%	19,950	88,348.33	27.77%	17,941	76,888.87	27.84%	15,922	70,513.39	27.92%
<b>Gross Profit</b>	15,214	65,201.18	27.91%	19,950	88,348.33	27.77%	17,941	76,888.87	27.84%	15,922	70,513.39	27.92%
<b>Expense</b>												
<b>PAYROLL</b>												
<b>Salary - Manager</b>	910	3,900.00	1.67%	910	4,030.00	1.27%	910	3,900.00	1.41%	910	4,030.00	1.60%
<b>Wages - Grocery</b>	1,043	4,468.36	1.91%	1,043	4,617.30	1.45%	1,043	4,468.36	1.62%	1,043	4,617.30	1.83%
<b>Wages - Produce</b>	450	1,928.56	0.83%	450	1,992.84	0.63%	450	1,928.56	0.70%	450	1,992.84	0.79%
<b>Wages - Meat</b>	1,044	4,475.26	1.92%	1,044	4,624.43	1.45%	1,044	4,475.26	1.62%	1,044	4,624.43	1.83%
<b>Wages - Deli</b>	1,231	5,276.17	2.26%	1,231	5,452.04	1.71%	1,231	5,276.17	1.91%	1,231	5,452.04	2.16%
<b>Wages - Checkout</b>	1,020	4,372.79	1.87%	1,020	4,518.55	1.42%	1,020	4,372.79	1.58%	1,020	4,518.55	1.79%
<b>Wages - Office</b>	1,002	4,293.83	1.84%	1,002	4,436.96	1.39%	1,002	4,293.83	1.55%	1,002	4,436.96	1.76%
<b>PAYROLL</b>	6,700	28,714.97	12.29%	6,700	29,672.12	9.33%	6,700	28,714.97	10.40%	6,700	29,672.12	11.75%



Carterville				September 2019				October 2019				November 2019				December 2019			
				WKLY AVG	\$	%		WKLY AVG	\$	%		WKLY AVG	\$	%		WKLY AVG	\$	%	
<b>EMPLOYEE BENEFITS</b>																			
Payroll Taxes	527	2,259.28	0.97%					527	2,334.59	0.73%		527	2,259.28	0.82%		527	2,334.59	0.92%	
Worker's Compensation	120	514.29	0.22%					120	531.43	0.17%		120	514.29	0.19%		120	531.43	0.21%	
Group Insurance	15	64.29	0.03%					15	66.43	0.02%		15	64.29	0.02%		15	66.43	0.03%	
<b>EMPLOYEE BENEFITS</b>	662	2,837.86	1.21%					662	2,932.45	0.92%		662	2,837.86	1.03%		662	2,932.45	1.16%	
<b>CONTROLLABLE EXPENSES</b>																			
Advertising	548	2,348.57	1.01%					548	2,426.86	0.76%		548	2,348.57	0.85%		548	2,426.86	0.96%	
Promotions	50	214.29	0.09%					50	221.43	0.07%		50	214.29	0.08%		50	221.43	0.09%	
Equipment Repairs	250	1,071.43	0.46%					250	1,107.14	0.35%		250	1,071.43	0.39%		250	1,107.14	0.44%	
Supplies Janitorial	23	98.57	0.04%					23	101.86	0.03%		23	98.57	0.04%		23	101.86	0.04%	
Supplies - Office	92	394.29	0.17%					92	407.43	0.13%		92	394.29	0.14%		92	407.43	0.16%	
Supplies - Uniforms	2	8.57	0.00%					2	8.86	0.00%		2	8.57	0.00%		2	8.86	0.00%	
Supplies	223	955.71	0.41%					223	987.57	0.31%		223	955.71	0.35%		223	987.57	0.39%	
Supplies - Grocery	180	771.43	0.33%					180	797.14	0.25%		180	771.43	0.28%		180	797.14	0.32%	
Supplies - Produce	14	60.00	0.03%					14	62.00	0.02%		14	60.00	0.02%		14	62.00	0.02%	
Supplies - Meat	226	968.57	0.41%					226	1,000.86	0.31%		226	968.57	0.35%		226	1,000.86	0.40%	
Supplies - Bakery	109	467.14	0.20%					109	482.71	0.15%		109	467.14	0.17%		109	482.71	0.19%	
Supplies - Deli	229	981.43	0.42%					229	1,014.14	0.32%		229	981.43	0.36%		229	1,014.14	0.40%	
Supplies	981	4,204.28	1.80%					981	4,344.42	1.37%		981	4,204.28	1.52%		981	4,344.42	1.72%	
Postage	12	51.99	0.02%					12	53.72	0.02%		12	51.99	0.02%		12	53.72	0.02%	
Utilities	1,660	7,114.29	3.05%					1,660	7,351.43	2.31%		1,660	7,114.29	2.58%		1,660	7,351.43	2.91%	
Telephone	55	235.71	0.10%					55	243.57	0.08%		55	235.71	0.09%		55	243.57	0.10%	
Auto Expense	2	9.00	0.00%					2	9.30	0.00%		2	9.00	0.00%		2	9.30	0.00%	
Cash Short (Over)	11	46.29	0.02%					11	47.83	0.02%		11	46.29	0.02%		11	47.83	0.02%	
Delivery Expense	53	227.14	0.10%					53	234.71	0.07%		53	227.14	0.08%		53	234.71	0.09%	
Communication Service	104	445.71	0.19%					104	460.57	0.14%		104	445.71	0.16%		104	460.57	0.18%	
Dues	89	381.43	0.16%					89	394.14	0.12%		89	381.43	0.14%		89	394.14	0.16%	
Licenses	2	8.23	0.00%					2	8.50	0.00%		2	8.23	0.00%		2	8.50	0.00%	
Inventory Service	38	162.86	0.07%					38	168.29	0.05%		38	162.86	0.06%		38	168.29	0.07%	
Janitor Services	51	218.57	0.09%					51	225.86	0.07%		51	218.57	0.08%		51	225.86	0.09%	
Laundry Expense	60	257.14	0.11%					60	265.71	0.08%		60	257.14	0.09%		60	265.71	0.11%	
Trash Removal	96	411.43	0.18%					96	425.14	0.13%		96	411.43	0.15%		96	425.14	0.17%	
Uncollectible Accounts	50	214.29	0.09%					50	221.43	0.07%		50	214.29	0.08%		50	221.43	0.09%	
Pest Control	22	95.27	0.04%					22	98.45	0.03%		22	95.27	0.03%		22	98.45	0.04%	
Category Management	55	235.71	0.10%					55	243.57	0.08%		55	235.71	0.09%		55	243.57	0.10%	
Price Management Fees	58	248.57	0.11%					58	256.86	0.08%		58	248.57	0.09%		58	256.86	0.10%	
<b>CONTROLLABLE EXPENSES</b>	4,364	18,703.63	8.01%					4,364	19,327.08	6.07%		4,364	18,703.63	6.77%		4,364	19,327.08	7.65%	

<b>Carterville</b>												
	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>NONCONTROLLABLE EXPENSES</b>												
Accounting	179	768.21	0.33%	179	793.82	0.25%	179	768.21	0.28%	179	793.82	0.31%
Payroll Service Fee	30	128.57	0.06%	30	132.86	0.04%	30	128.57	0.05%	30	132.86	0.05%
Bank Charges	25	107.14	0.05%	25	110.71	0.03%	25	107.14	0.04%	25	110.71	0.04%
Credit Card Fees	507	2,172.60	0.93%	668	2,959.22	0.93%	599	2,568.46	0.93%	530	2,348.64	0.93%
Professional Fees	390	1,671.43	0.72%	390	1,727.14	0.54%	390	1,671.43	0.61%	390	1,727.14	0.68%
Order Equipment Rental	39	165.51	0.07%	39	171.03	0.05%	39	165.51	0.06%	39	171.03	0.07%
Insurance	312	1,337.14	0.57%	312	1,381.71	0.43%	312	1,337.14	0.48%	312	1,381.71	0.55%
Interest Expense	650	2,785.71	1.19%	650	2,878.57	0.90%	650	2,785.71	1.01%	650	2,878.57	1.14%
Real Estate Taxes	293	1,255.71	0.54%	293	1,297.57	0.41%	293	1,255.71	0.45%	293	1,297.57	0.51%
Building Rent	250	1,071.43	0.46%	250	1,107.14	0.35%	250	1,071.43	0.39%	250	1,107.14	0.44%
<b>NONCONTROLLABLE EXPENSES</b>	<b>2,675</b>	<b>11,463.45</b>	<b>4.91%</b>	<b>2,836</b>	<b>12,559.77</b>	<b>3.95%</b>	<b>2,767</b>	<b>11,859.31</b>	<b>4.29%</b>	<b>2,698</b>	<b>11,949.20</b>	<b>4.73%</b>
<b>Total Expense</b>	<b>14,401</b>	<b>61,719.90</b>	<b>26.42%</b>	<b>14,563</b>	<b>64,491.42</b>	<b>20.27%</b>	<b>14,494</b>	<b>62,115.77</b>	<b>22.49%</b>	<b>14,425</b>	<b>63,880.84</b>	<b>25.30%</b>
<b>Net Ordinary Income</b>	<b>812</b>	<b>3,481.27</b>	<b>1.49%</b>	<b>5,387</b>	<b>23,856.91</b>	<b>7.50%</b>	<b>3,447</b>	<b>14,773.10</b>	<b>5.35%</b>	<b>1,498</b>	<b>6,632.54</b>	<b>2.63%</b>
<b>Other Income/Expense</b>												
<b>Other Income</b>												
Vending Income	10	42.86	0.02%	10	44.29	0.01%	10	42.86	0.02%	10	44.29	0.02%
Fax/Copier Income	10	41.74	0.02%	10	43.13	0.01%	10	41.74	0.02%	10	43.13	0.02%
Check Cashing	31	133.84	0.06%	31	138.30	0.04%	31	133.84	0.05%	31	138.30	0.05%
Lottery Income	49	210.99	0.09%	49	218.02	0.07%	49	210.99	0.08%	49	218.02	0.09%
Sundry Income	49	210.00	0.09%	49	217.00	0.07%	49	210.00	0.08%	49	217.00	0.09%
Garnishment Fee Income	1	2.49	0.00%	1	2.57	0.00%	1	2.49	0.00%	1	2.57	0.00%
Sales Tax Discount	19	80.57	0.03%	19	83.26	0.03%	19	80.57	0.03%	19	83.26	0.03%
Recycling Income	2	8.44	0.00%	2	8.72	0.00%	2	8.44	0.00%	2	8.72	0.00%
Check Collections	7	28.84	0.01%	7	29.80	0.01%	7	28.84	0.01%	7	29.80	0.01%
ATM Income	2	6.60	0.00%	2	6.82	0.00%	2	6.60	0.00%	2	6.82	0.00%
<b>Total Other Income</b>	<b>179</b>	<b>766.37</b>	<b>0.33%</b>	<b>179</b>	<b>791.91</b>	<b>0.25%</b>	<b>179</b>	<b>766.37</b>	<b>0.28%</b>	<b>179</b>	<b>791.91</b>	<b>0.31%</b>
<b>Net Other Income</b>	<b>179</b>	<b>766.37</b>	<b>0.33%</b>	<b>179</b>	<b>791.91</b>	<b>0.25%</b>	<b>179</b>	<b>766.37</b>	<b>0.28%</b>	<b>179</b>	<b>791.91</b>	<b>0.31%</b>
<b>Net Income</b>	<b>991</b>	<b>4,247.64</b>	<b>1.82%</b>	<b>5,566</b>	<b>24,648.82</b>	<b>7.75%</b>	<b>3,626</b>	<b>15,539.47</b>	<b>5.63%</b>	<b>1,676</b>	<b>7,424.45</b>	<b>2.94%</b>

**MT Carmel**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>Income</b>												
<b>Grocery Sales</b>	21,975	94,178.68	31.29%	25,158	111,413.42	29.64%	25,471	109,160.49	33.51%	23,422	103,726.04	33.27%
<b>Produce Sales</b>	6,054	25,944.00	8.62%	6,612	29,283.61	7.79%	5,748	24,634.19	7.56%	5,609	24,841.30	7.97%
<b>Meat Sales</b>	17,824	76,386.44	25.38%	24,817	109,905.79	29.24%	17,851	76,502.67	23.49%	16,241	71,922.56	23.07%
<b>Frozen Sales</b>	4,483	19,210.92	6.38%	4,998	22,135.07	5.89%	4,897	20,987.57	6.44%	4,292	19,008.97	6.10%
<b>Dairy Sales</b>	7,267	31,145.50	10.35%	8,051	35,653.16	9.48%	8,510	36,472.64	11.20%	8,116	35,941.64	11.53%
<b>Bakery Sales</b>	1,358	5,817.90	1.93%	1,439	6,373.70	1.70%	1,400	5,999.06	1.84%	1,336	5,916.42	1.90%
<b>Deli Sales</b>	3,762	16,122.69	5.36%	5,426	24,028.70	6.39%	4,046	17,341.08	5.32%	3,378	14,958.33	4.80%
<b>Beverage Sales</b>	4,263	18,267.95	6.07%	4,893	21,669.63	5.76%	4,561	19,546.03	6.00%	4,705	20,835.31	6.68%
<b>Gen Mdse Sales</b>	1,873	8,029.26	2.67%	2,116	9,371.72	2.49%	2,049	8,780.14	2.70%	2,029	8,987.40	2.88%
<b>Greeting Card Sales</b>	49	210.91	0.07%	49	217.80	0.06%	37	158.67	0.05%	44	194.29	0.06%
<b>News &amp; Magazines Sales</b>	219	937.07	0.31%	243	1,075.40	0.29%	256	1,096.31	0.34%	194	860.07	0.28%
<b>Tobacco Sales</b>	1,111	4,762.81	1.58%	1,078	4,772.65	1.27%	1,183	5,068.26	1.56%	1,027	4,546.02	1.46%
<b>Total Income</b>	70,237	301,014.13	100.00%	84,881	375,900.65	100.00%	76,008	325,747.10	100.00%	70,393	311,738.35	100.00%
<b>Gross Profit</b>												
<b>Grocery</b>	7,252	31,078.96	33.00%	8,302	36,766.43	33.00%	8,405	36,022.96	33.00%	7,729	34,229.59	33.00%
<b>Produce</b>	2,119	9,080.40	35.00%	2,314	10,249.26	35.00%	2,012	8,621.97	35.00%	1,963	8,694.45	35.00%
<b>Meat</b>	5,347	22,915.93	30.00%	7,445	32,971.74	30.00%	5,355	22,950.80	30.00%	4,872	21,576.77	30.00%
<b>frozen</b>	1,479	6,339.60	33.00%	1,649	7,304.57	33.00%	1,616	6,925.90	33.00%	1,416	6,272.96	33.00%
<b>Dairy</b>	1,962	8,409.28	27.00%	2,174	9,626.35	27.00%	2,298	9,847.61	27.00%	2,191	9,704.24	27.00%
<b>Bakery</b>	516	2,210.80	38.00%	547	2,422.01	38.00%	532	2,279.64	38.00%	508	2,248.24	38.00%
<b>Deli</b>	1,317	5,642.94	35.00%	1,899	8,410.04	35.00%	1,416	6,069.38	35.00%	1,182	5,235.42	35.00%
<b>Beverage</b>	512	2,192.15	12.00%	587	2,600.36	12.00%	547	2,345.52	12.00%	565	2,500.24	12.00%
<b>Gen Mdse</b>	562	2,408.78	30.00%	635	2,811.52	30.00%	615	2,634.04	30.00%	609	2,696.22	30.00%
<b>Greeting Car</b>	22	94.91	45.00%	22	98.01	45.00%	17	71.40	45.00%	20	87.43	45.00%
<b>News &amp; Magazine</b>	22	93.71	10.00%	24	107.54	10.00%	26	109.63	10.00%	19	86.01	10.00%
<b>Tobacco</b>	133	571.54	12.00%	129	572.72	12.00%	142	608.19	12.00%	123	545.52	12.00%
<b>Freight</b>	(98)	(421.42)	-0.14%	(119)	(526.26)	-0.14%	(106)	(456.05)	-0.14%	(99)	(436.43)	-0.14%
<b>Fees</b>	(1,601)	(6,863.12)	-2.28%	(1,935)	(8,570.53)	-2.28%	(1,733)	(7,427.03)	-2.28%	(1,605)	(7,107.63)	-2.28%
<b>Gross Profit</b>	19,543	83,754.47	27.82%	23,674	104,843.75	27.89%	21,141	90,603.97	27.81%	19,495	86,333.02	27.69%
<b>Gross Profit</b>	19,543	83,754.47	27.82%	23,674	104,843.75	27.89%	21,141	90,603.97	27.81%	19,495	86,333.02	27.69%
<b>Expense</b>												
<b>PAYROLL</b>												
<b>Salary - Administrative</b>	564	2,418.80	0.80%	564	2,499.43	0.66%	564	2,418.80	0.74%	564	2,499.43	0.80%
<b>Salary - Manager</b>	604	2,589.86	0.86%	604	2,676.19	0.71%	604	2,589.86	0.80%	604	2,676.19	0.86%
<b>Wages - Grocery</b>	1,369	5,867.39	1.95%	1,369	6,062.97	1.61%	1,369	5,867.39	1.80%	1,369	6,062.97	1.94%
<b>Wages - Produce</b>	46	198.43	0.07%	46	205.05	0.05%	46	198.43	0.06%	46	205.05	0.07%
<b>Wages - Meat</b>	1,149	4,923.13	1.64%	1,149	5,087.24	1.35%	1,149	4,923.13	1.51%	1,149	5,087.24	1.63%
<b>Wages - Deli</b>	1,051	4,502.32	1.50%	1,051	4,652.40	1.24%	1,051	4,502.32	1.38%	1,051	4,652.40	1.49%
<b>Wages - Checkout</b>	1,075	4,608.38	1.53%	1,075	4,761.99	1.27%	1,075	4,608.38	1.41%	1,075	4,761.99	1.53%
<b>Wages - Janitorial</b>	68	290.80	0.10%	68	300.50	0.08%	68	290.80	0.09%	68	300.50	0.10%
<b>Wages - Office</b>	774	3,315.16	1.10%	774	3,425.67	0.91%	774	3,315.16	1.02%	774	3,425.67	1.10%
<b>PAYROLL</b>	6,700	28,714.27	9.54%	6,700	29,671.44	7.89%	6,700	28,714.27	8.81%	6,700	29,671.44	9.52%

**MT Carmel**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>EMPLOYEE BENEFITS</b>												
Payroll Taxes	490	2,100.00	0.70%	490	2,170.00	0.58%	490	2,100.00	0.64%	490	2,170.00	0.70%
Worker's Compensation	160	685.59	0.23%	160	708.44	0.19%	160	685.59	0.21%	160	708.44	0.23%
Group Insurance	188	805.29	0.27%	188	832.13	0.22%	188	805.29	0.25%	188	832.13	0.27%
<b>EMPLOYEE BENEFITS</b>	<b>838</b>	<b>3,590.88</b>	<b>1.19%</b>	<b>838</b>	<b>3,710.57</b>	<b>0.99%</b>	<b>838</b>	<b>3,590.88</b>	<b>1.10%</b>	<b>838</b>	<b>3,710.57</b>	<b>1.19%</b>
<b>CONTROLLABLE EXPENSES</b>												
Advertising	792	3,394.71	1.13%	792	3,507.87	0.93%	792	3,394.71	1.04%	792	3,507.87	1.13%
Promotions	445	1,909.03	0.63%	445	1,972.66	0.52%	445	1,909.03	0.59%	445	1,972.66	0.63%
Building Repairs	50	214.29	0.07%	50	221.43	0.06%	50	214.29	0.07%	50	221.43	0.07%
Equipment Repairs	160	685.71	0.23%	160	708.57	0.19%	160	685.71	0.21%	160	708.57	0.23%
Parking Lot Repairs	25	105.69	0.04%	25	109.21	0.03%	25	105.69	0.03%	25	109.21	0.04%
Supplies Janitorial	3	11.53	0.00%	3	11.91	0.00%	3	11.53	0.00%	3	11.91	0.00%
Supplies - Office	67	285.34	0.09%	67	294.85	0.08%	67	285.34	0.09%	67	294.85	0.09%
Supplies - Uniforms	1	3.26	0.00%	1	3.37	0.00%	1	3.26	0.00%	1	3.37	0.00%
Supplies	219	937.20	0.31%	219	968.44	0.26%	219	937.20	0.29%	219	968.44	0.31%
Supplies - Grocery	148	634.63	0.21%	148	655.78	0.17%	148	634.63	0.19%	148	655.78	0.21%
Supplies - Produce	21	90.17	0.03%	21	93.18	0.02%	21	90.17	0.03%	21	93.18	0.03%
Supplies - Meat	369	1,579.67	0.52%	369	1,632.33	0.43%	369	1,579.67	0.48%	369	1,632.33	0.52%
Supplies - Bakery	68	291.43	0.10%	68	301.14	0.08%	68	291.43	0.09%	68	301.14	0.10%
Supplies - Deli	357	1,529.36	0.51%	357	1,580.34	0.42%	357	1,529.36	0.47%	357	1,580.34	0.51%
<b>Supplies</b>	<b>1,181</b>	<b>5,062.46</b>	<b>1.68%</b>	<b>1,181</b>	<b>5,231.21</b>	<b>1.39%</b>	<b>1,181</b>	<b>5,062.46</b>	<b>1.55%</b>	<b>1,181</b>	<b>5,231.21</b>	<b>1.68%</b>
Postage	7	28.97	0.01%	7	29.94	0.01%	7	28.97	0.01%	7	29.94	0.01%
Utilities	3,045	13,048.16	4.33%	3,045	13,483.10	3.59%	3,045	13,048.16	4.01%	3,045	13,483.10	4.33%
Telephone	53	226.67	0.08%	53	234.23	0.06%	53	226.67	0.07%	53	234.23	0.08%
Auto Expense	23	99.43	0.03%	23	102.74	0.03%	23	99.43	0.03%	23	102.74	0.03%
Cash Short (Over)	25	107.14	0.04%	25	110.71	0.03%	25	107.14	0.03%	25	110.71	0.04%
Contributions	1	2.14	0.00%	1	2.21	0.00%	1	2.14	0.00%	1	2.21	0.00%
Delivery Expense	52	224.74	0.07%	52	232.23	0.06%	52	224.74	0.07%	52	232.23	0.07%
Communication Service	68	291.56	0.10%	68	301.28	0.08%	68	291.56	0.09%	68	301.28	0.10%
Dues	89	381.69	0.13%	89	394.41	0.10%	89	381.69	0.12%	89	394.41	0.13%
Licenses	10	44.57	0.01%	10	46.06	0.01%	10	44.57	0.01%	10	46.06	0.01%
Inventory Service	42	181.20	0.06%	42	187.24	0.05%	42	181.20	0.06%	42	187.24	0.06%
Janitor Services	86	370.46	0.12%	86	382.81	0.10%	86	370.46	0.11%	86	382.81	0.12%
Laundry Expense	110	473.01	0.16%	110	488.78	0.13%	110	473.01	0.15%	110	488.78	0.16%
Trash Removal	46	196.97	0.07%	46	203.54	0.05%	46	196.97	0.06%	46	203.54	0.07%
Uncollectible Accounts	125	537.17	0.18%	125	555.08	0.15%	125	537.17	0.16%	125	555.08	0.18%
Pest Control	20	84.09	0.03%	20	86.89	0.02%	20	84.09	0.03%	20	86.89	0.03%
Sundry Expense	3	13.20	0.00%	3	13.64	0.00%	3	13.20	0.00%	3	13.64	0.00%
Category Management	69	294.39	0.10%	69	304.20	0.08%	69	294.39	0.09%	69	304.20	0.10%
Price Management Fees	95	407.14	0.14%	95	420.71	0.11%	95	407.14	0.12%	95	420.71	0.13%
<b>CONTROLLABLE EXPENSES</b>	<b>6,693</b>	<b>28,684.72</b>	<b>9.53%</b>	<b>6,693</b>	<b>29,640.88</b>	<b>7.89%</b>	<b>6,693</b>	<b>28,684.72</b>	<b>8.81%</b>	<b>6,693</b>	<b>29,640.88</b>	<b>9.51%</b>

**MT Carmel**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>NONCONTROLLABLE EXPENSES</b>												
Accounting	179	768.21	0.26%	179	793.82	0.21%	179	768.21	0.24%	179	793.82	0.25%
Payroll Service Fee	42	180.00	0.06%	42	186.00	0.05%	42	180.00	0.06%	42	186.00	0.06%
Bank Charges	34	145.71	0.05%	34	150.57	0.04%	34	145.71	0.04%	34	150.57	0.05%
Credit Card Fees	562	2,408.11	0.80%	679	3,007.21	0.80%	608	2,605.98	0.80%	563	2,493.91	0.80%
Professional Fees	100	428.57	0.14%	100	442.86	0.12%	100	428.57	0.13%	100	442.86	0.14%
Order Equipment Rental	40	172.37	0.06%	40	178.12	0.05%	40	172.37	0.05%	40	178.12	0.06%
Other Taxes	-	-	0.00%	-	-	0.00%	-	-	0.00%	-	-	0.00%
Insurance	400	1,714.29	0.57%	400	1,771.43	0.47%	400	1,714.29	0.53%	400	1,771.43	0.57%
Interest Expense	650	2,785.71	0.93%	650	2,878.57	0.77%	650	2,785.71	0.86%	650	2,878.57	0.92%
Real Estate Taxes	367	1,572.86	0.52%	367	1,625.29	0.43%	367	1,572.86	0.48%	367	1,625.29	0.52%
Building Rent	625	2,678.57	0.89%	625	2,767.86	0.74%	625	2,678.57	0.82%	625	2,767.86	0.89%
<b>NONCONTROLLABLE EXPENSES</b>	<b>2,999</b>	<b>12,854.40</b>	<b>4.27%</b>	<b>3,117</b>	<b>13,801.73</b>	<b>3.67%</b>	<b>3,046</b>	<b>13,052.27</b>	<b>4.01%</b>	<b>3,001</b>	<b>13,288.43</b>	<b>4.26%</b>
<b>Total Expense</b>	<b>17,230</b>	<b>73,844.27</b>	<b>24.53%</b>	<b>17,347</b>	<b>76,824.62</b>	<b>20.44%</b>	<b>17,276</b>	<b>74,042.14</b>	<b>22.73%</b>	<b>17,232</b>	<b>76,311.32</b>	<b>24.48%</b>
<b>Net Ordinary Income</b>	<b>2,312</b>	<b>9,910.20</b>	<b>3.29%</b>	<b>6,327</b>	<b>28,019.14</b>	<b>7.45%</b>	<b>3,864</b>	<b>16,561.83</b>	<b>5.08%</b>	<b>2,263</b>	<b>10,021.71</b>	<b>3.21%</b>
<b>Other Income/Expense</b>												
<b>Other Income</b>												
Vending Income	44	188.57	0.06%	44	194.86	0.05%	44	188.57	0.06%	44	194.86	0.06%
Delivery Fee Income	23	99.30	0.03%	23	102.61	0.03%	23	99.30	0.03%	23	102.61	0.03%
Fax/Copier Income	9	40.03	0.01%	9	41.36	0.01%	9	40.03	0.01%	9	41.36	0.01%
Check Cashing	238	1,019.10	0.34%	238	1,053.07	0.28%	238	1,019.10	0.31%	238	1,053.07	0.34%
Lottery Income	129	552.86	0.18%	129	571.29	0.15%	129	552.86	0.17%	129	571.29	0.18%
Sundry Income	28	120.00	0.04%	28	124.00	0.03%	28	120.00	0.04%	28	124.00	0.04%
Sales Tax Discount	17	74.14	0.02%	17	76.61	0.02%	17	74.14	0.02%	17	76.61	0.02%
Recycling Income	25	107.66	0.04%	25	111.25	0.03%	25	107.66	0.03%	25	111.25	0.04%
Check Collections	10	41.23	0.01%	10	42.60	0.01%	10	41.23	0.01%	10	42.60	0.01%
ATM Income	8	33.21	0.01%	8	34.32	0.01%	8	33.21	0.01%	8	34.32	0.01%
<b>Total Other Income</b>	<b>531</b>	<b>2,276.10</b>	<b>0.76%</b>	<b>531</b>	<b>2,351.97</b>	<b>0.63%</b>	<b>531</b>	<b>2,276.10</b>	<b>0.70%</b>	<b>531</b>	<b>2,351.97</b>	<b>0.75%</b>
<b>Net Other Income</b>	<b>531</b>	<b>2,276.10</b>	<b>0.76%</b>	<b>531</b>	<b>2,351.97</b>	<b>0.63%</b>	<b>531</b>	<b>2,276.10</b>	<b>0.70%</b>	<b>531</b>	<b>2,351.97</b>	<b>0.75%</b>
<b>Net Income</b>	<b>2,843</b>	<b>12,186.30</b>	<b>4.05%</b>	<b>6,858</b>	<b>30,371.11</b>	<b>8.08%</b>	<b>4,396</b>	<b>18,837.93</b>	<b>5.78%</b>	<b>2,794</b>	<b>12,373.68</b>	<b>3.97%</b>

**Consolidated**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>Income</b>												
Grocery Sales	54,955	235,521.08	28.48%	62,202	275,465.93	26.68%	64,116	274,783.31	30.26%	58,690	259,914.46	29.32%
Produce Sales	15,551	66,645.70	8.06%	16,655	73,759.19	7.14%	15,253	65,371.36	7.20%	14,174	62,768.40	7.08%
Meat Sales	46,968	201,289.84	24.34%	70,406	311,799.62	30.20%	50,974	218,461.67	24.06%	52,411	232,107.62	26.18%
Frozen Sales	12,907	55,317.17	6.69%	13,799	61,109.09	5.92%	13,611	58,333.94	6.42%	11,951	52,924.37	5.97%
Dairy Sales	20,415	87,491.71	10.58%	22,613	100,142.82	9.70%	23,995	102,835.37	11.33%	22,310	98,799.40	11.15%
Bakery Sales	5,427	23,260.35	2.81%	5,618	24,879.63	2.41%	5,579	23,909.58	2.63%	5,123	22,686.46	2.56%
Deli Sales	16,255	69,663.33	8.43%	18,950	83,920.53	8.13%	16,082	68,922.08	7.59%	14,366	63,622.24	7.18%
Beverage Sales	10,866	46,570.70	5.63%	12,757	56,496.94	5.47%	11,701	50,146.32	5.52%	11,716	51,885.71	5.85%
Gen Mdse Sales	5,172	22,165.85	2.68%	5,462	24,188.34	2.34%	5,751	24,646.67	2.71%	5,314	23,535.16	2.66%
Greeting Card Sales	172	738.53	0.09%	156	692.76	0.07%	120	514.05	0.06%	154	683.27	0.08%
News & Magazines Sales	597	2,559.36	0.31%	728	3,223.46	0.31%	834	3,572.95	0.39%	584	2,587.18	0.29%
Tobacco Sales	3,649	15,638.89	1.89%	3,776	16,720.67	1.62%	3,849	16,495.15	1.82%	3,371	14,928.84	1.68%
<b>Total Income</b>	<b>192,935</b>	<b>826,862.52</b>	<b>100.00%</b>	<b>233,122</b>	<b>1,032,398.97</b>	<b>100.00%</b>	<b>211,865</b>	<b>907,992.44</b>	<b>100.00%</b>	<b>200,165</b>	<b>886,443.12</b>	<b>100.00%</b>
<b>Gross Profit</b>												
Grocery	18,135	77,721.95	9.40%	20,527	90,903.76	8.81%	21,158	90,678.49	9.99%	19,368	85,771.77	9.68%
Produce	5,443	23,325.99	2.82%	5,829	25,815.72	2.50%	5,339	22,879.98	2.52%	4,961	21,968.94	2.48%
Meat	14,090	60,386.95	7.30%	21,122	93,539.88	9.06%	15,292	65,538.50	7.22%	15,723	69,632.29	7.86%
frozen	4,259	18,254.67	2.21%	4,554	20,166.00	1.95%	4,492	19,250.20	2.12%	3,944	17,465.04	1.97%
Dairy	5,512	23,622.76	2.86%	6,105	27,038.56	2.62%	6,479	27,765.55	3.06%	6,024	26,675.84	3.01%
Bakery	2,062	8,838.93	1.07%	2,135	9,454.26	0.92%	2,120	9,085.64	1.00%	1,947	8,620.86	0.97%
Deli	5,689	24,382.17	2.95%	6,632	29,372.19	2.85%	5,629	24,122.73	2.66%	5,028	22,267.78	2.51%
Beverage	902	3,867.18	0.47%	1,067	4,723.53	0.46%	988	4,235.29	0.47%	939	4,159.69	0.47%
Gen Mdse	1,552	6,649.76	0.80%	1,639	7,256.50	0.70%	1,725	7,394.00	0.81%	1,594	7,060.55	0.80%
Greeting Car	48	206.27	0.02%	44	195.19	0.02%	33	142.37	0.02%	34	152.00	0.02%
News & Magazine	60	255.94	0.03%	73	322.35	0.03%	83	357.29	0.04%	58	258.72	0.03%
Tobacco	438	1,876.67	0.23%	453	2,006.48	0.19%	462	1,979.42	0.22%	405	1,791.46	0.20%
Freight	(248)	(1,064.07)	-0.13%	(303)	(1,341.86)	-0.13%	(274)	(1,176.38)	-0.13%	(257)	(1,137.41)	-0.13%
Fees	(4,260)	(18,256.36)	-2.21%	(5,156)	(22,834.29)	-2.21%	(4,683)	(20,068.45)	-2.21%	(4,416)	(19,555.25)	-2.21%
<b>Gross Profit</b>	<b>53,683</b>	<b>230,068.80</b>	<b>27.82%</b>	<b>64,720</b>	<b>286,618.26</b>	<b>27.76%</b>	<b>58,843</b>	<b>252,184.62</b>	<b>27.77%</b>	<b>55,352</b>	<b>245,132.28</b>	<b>27.65%</b>
<b>Gross Profit</b>	<b>53,683</b>	<b>230,068.80</b>	<b>27.82%</b>	<b>64,720</b>	<b>286,618.26</b>	<b>27.76%</b>	<b>58,843</b>	<b>252,184.62</b>	<b>27.77%</b>	<b>55,352</b>	<b>245,132.28</b>	<b>27.65%</b>
<b>Expense</b>												
<b>PAYROLL</b>												
Salary - Administrative	564	2,418.80	0.29%	564	2,499.43	0.24%	564	2,418.80	0.27%	564	2,499.43	0.28%
Salary - Manager	2,314	9,918.43	1.20%	2,314	10,249.05	0.99%	2,314	9,918.43	1.09%	2,314	10,249.05	1.16%
Wages - Grocery	3,567	15,285.75	1.85%	3,567	15,795.27	1.53%	3,567	15,285.75	1.68%	3,567	15,795.27	1.78%
Wages - Produce	496	2,126.99	0.26%	496	2,197.89	0.21%	496	2,126.99	0.23%	496	2,197.89	0.25%
Wages - Meat	3,226	13,825.53	1.67%	3,226	14,286.38	1.38%	3,226	13,825.53	1.52%	3,226	14,286.38	1.61%
Wages - Bakery	613	2,627.14	0.32%	613	2,714.71	0.26%	613	2,627.14	0.29%	613	2,714.71	0.31%
Wages - Deli	4,027	17,257.06	2.09%	4,027	17,832.30	1.73%	4,027	17,257.06	1.90%	4,027	17,832.30	2.01%
Wages - Checkout	3,049	13,065.46	1.58%	3,049	13,500.97	1.31%	3,049	13,065.46	1.44%	3,049	13,500.97	1.52%
Wages - Janitorial	68	290.80	0.04%	68	300.50	0.03%	68	290.80	0.03%	68	300.50	0.03%
Wages - Office	2,976	12,756.13	1.54%	2,976	13,181.34	1.28%	2,976	12,756.13	1.40%	2,976	13,181.34	1.49%
<b>PAYROLL</b>	<b>20,900</b>	<b>89,572.09</b>	<b>10.83%</b>	<b>20,900</b>	<b>92,557.84</b>	<b>8.97%</b>	<b>20,900</b>	<b>89,572.09</b>	<b>9.86%</b>	<b>20,900</b>	<b>92,557.84</b>	<b>10.44%</b>

**Consolidated**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>EMPLOYEE BENEFITS</b>												
Payroll Taxes	1,668	7,147.31	0.86%	1,668	7,385.55	0.72%	1,668	7,147.31	0.79%	1,668	7,385.55	0.83%
Worker's Compensation	422	1,808.45	0.22%	422	1,868.73	0.18%	422	1,808.45	0.20%	422	1,868.73	0.21%
Group Insurance	323	1,383.87	0.17%	323	1,429.99	0.14%	323	1,383.87	0.15%	323	1,429.99	0.16%
<b>EMPLOYEE BENEFITS</b>	<b>2,413</b>	<b>10,339.63</b>	<b>1.25%</b>	<b>2,413</b>	<b>10,684.27</b>	<b>1.03%</b>	<b>2,413</b>	<b>10,339.63</b>	<b>1.14%</b>	<b>2,413</b>	<b>10,684.27</b>	<b>1.21%</b>
<b>CONTROLLABLE EXPENSES</b>												
Advertising	1,985	8,507.57	1.03%	1,985	8,791.16	0.85%	1,985	8,507.57	0.94%	1,985	8,791.16	0.99%
Promotions	673	2,886.18	0.35%	673	2,982.38	0.29%	673	2,886.18	0.32%	673	2,982.38	0.34%
Building Repairs	100	428.58	0.05%	100	442.86	0.04%	100	428.58	0.05%	100	442.86	0.05%
Equipment Repairs	520	2,228.57	0.27%	520	2,302.85	0.22%	520	2,228.57	0.25%	520	2,302.85	0.26%
Parking Lot Repairs	100	427.12	0.05%	100	441.35	0.04%	100	427.12	0.05%	100	441.35	0.05%
Supplies Janitorial	37	157.24	0.02%	37	162.48	0.02%	37	157.24	0.02%	37	162.48	0.02%
Supplies - Office	282	1,206.77	0.15%	282	1,246.99	0.12%	282	1,206.77	0.13%	282	1,246.99	0.14%
Supplies - Uniforms	5	20.40	0.00%	5	21.09	0.00%	5	20.40	0.00%	5	21.09	0.00%
Supplies	772	3,307.20	0.40%	772	3,417.44	0.33%	772	3,307.20	0.36%	772	3,417.44	0.39%
Supplies - Grocery	530	2,271.77	0.27%	530	2,347.49	0.23%	530	2,271.77	0.25%	530	2,347.49	0.26%
Supplies - Produce	53	225.17	0.03%	53	232.68	0.02%	53	225.17	0.02%	53	232.68	0.03%
Supplies - Meat	895	3,833.95	0.46%	895	3,961.76	0.38%	895	3,833.95	0.42%	895	3,961.76	0.45%
Supplies - Bakery	362	1,551.43	0.19%	362	1,603.14	0.16%	362	1,551.43	0.17%	362	1,603.14	0.18%
Supplies - Deli	1,186	5,082.22	0.61%	1,186	5,251.62	0.51%	1,186	5,082.22	0.56%	1,186	5,251.62	0.59%
Supplies	3,797	16,271.74	1.97%	3,797	16,814.13	1.63%	3,797	16,271.74	1.79%	3,797	16,814.13	1.90%
Postage	26	110.96	0.01%	26	114.66	0.01%	26	110.96	0.01%	26	114.66	0.01%
Utilities	6,195	26,548.16	3.21%	6,195	27,433.10	2.66%	6,195	26,548.16	2.92%	6,195	27,433.10	3.09%
Telephone	186	796.67	0.10%	186	823.23	0.08%	186	796.67	0.09%	186	823.23	0.09%
Auto Expense	27	113.79	0.01%	27	117.58	0.01%	27	113.79	0.01%	27	117.58	0.01%
Cash Short (Over)	81	346.29	0.04%	81	357.83	0.03%	81	346.29	0.04%	81	357.83	0.04%
Contributions	0	2.14	0.00%	0	2.21	0.00%	0	2.14	0.00%	0	2.21	0.00%
Delivery Expense	160	687.59	0.08%	160	710.51	0.07%	160	687.59	0.08%	160	710.51	0.08%
Communication Service	241	1,031.36	0.12%	241	1,065.74	0.10%	241	1,031.36	0.11%	241	1,065.74	0.12%
Dues	258	1,105.98	0.13%	258	1,142.84	0.11%	258	1,105.98	0.12%	258	1,142.84	0.13%
Licenses	17	73.24	0.01%	17	75.68	0.01%	17	73.24	0.01%	17	75.68	0.01%
Inventory Service	117	502.16	0.06%	117	518.90	0.05%	117	502.16	0.06%	117	518.90	0.06%
Janitor Services	317	1,360.46	0.16%	317	1,405.81	0.14%	317	1,360.46	0.15%	317	1,405.81	0.16%
Laundry Expense	275	1,180.15	0.14%	275	1,219.49	0.12%	275	1,180.15	0.13%	275	1,219.49	0.14%
Trash Removal	227	972.69	0.12%	227	1,005.11	0.10%	227	972.69	0.11%	227	1,005.11	0.11%
Uncollectible Accounts	175	751.46	0.09%	175	776.51	0.08%	175	751.46	0.08%	175	776.51	0.09%
Pest Control	60	256.50	0.03%	60	265.05	0.03%	60	256.50	0.03%	60	265.05	0.03%
Sundry Expense	8	34.63	0.00%	8	35.78	0.00%	8	34.63	0.00%	8	35.78	0.00%
Category Management	179	765.81	0.09%	179	791.34	0.08%	179	765.81	0.08%	179	791.34	0.09%
Price Management Fees	248	1,062.85	0.13%	248	1,098.28	0.11%	248	1,062.85	0.12%	248	1,098.28	0.12%
<b>CONTROLLABLE EXPENSES</b>	<b>16,295</b>	<b>69,837.06</b>	<b>8.45%</b>	<b>16,295</b>	<b>72,164.94</b>	<b>6.99%</b>	<b>16,295</b>	<b>69,837.06</b>	<b>7.69%</b>	<b>16,295</b>	<b>72,164.94</b>	<b>8.14%</b>

**Consolidated**

	September 2019			October 2019			November 2019			December 2019		
	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%	WKLY AVG	\$	%
<b>NONCONTROLLABLE EXPEN</b>												
Accounting	538	2,304.63	0.28%	538	2,381.46	0.23%	538	2,304.63	0.25%	538	2,381.46	0.27%
Payroll Service Fee	107	458.57	0.06%	107	473.86	0.05%	107	458.57	0.05%	107	473.86	0.05%
Bank Charges	289	1,240.19	0.15%	289	1,281.53	0.12%	289	1,240.19	0.14%	289	1,281.53	0.14%
Credit Card Fees	1,614	6,918.60	0.84%	1,958	8,672.85	0.84%	1,779	7,622.97	0.84%	1,675	7,419.85	0.84%
Professional Fees	940	4,028.57	0.49%	940	4,162.86	0.40%	940	4,028.57	0.44%	940	4,162.86	0.47%
Order Equipment Rental	118	505.02	0.06%	118	521.86	0.05%	118	505.02	0.06%	118	521.86	0.06%
Insurance	1,162	4,980.00	0.60%	1,162	5,146.00	0.50%	1,162	4,980.00	0.55%	1,162	5,146.00	0.58%
Interest Expense	1,950	8,357.13	1.01%	1,950	8,635.71	0.84%	1,950	8,357.13	0.92%	1,950	8,635.71	0.97%
Real Estate Taxes	913	3,912.86	0.47%	913	4,043.29	0.39%	913	3,912.86	0.43%	913	4,043.29	0.46%
Building Rent	1,625	6,964.28	0.84%	1,625	7,196.43	0.70%	1,625	6,964.28	0.77%	1,625	7,196.43	0.81%
<b>NONCONTROLLABLE EXPEN</b>	<b>9,256</b>	<b>39,669.85</b>	<b>4.80%</b>	<b>9,600</b>	<b>42,515.85</b>	<b>4.12%</b>	<b>9,421</b>	<b>40,374.23</b>	<b>4.45%</b>	<b>9,317</b>	<b>41,262.85</b>	<b>4.65%</b>
<b>Total Expense</b>	<b>48,864</b>	<b>209,418.63</b>	<b>25.33%</b>	<b>49,208</b>	<b>217,922.90</b>	<b>21.11%</b>	<b>49,029</b>	<b>210,123.00</b>	<b>23.14%</b>	<b>48,925</b>	<b>216,669.90</b>	<b>24.44%</b>
<b>Net Ordinary Income</b>	<b>4,818</b>	<b>20,650.17</b>	<b>2.50%</b>	<b>15,512</b>	<b>68,695.36</b>	<b>6.65%</b>	<b>9,814</b>	<b>42,061.62</b>	<b>4.63%</b>	<b>6,427</b>	<b>28,462.38</b>	<b>3.21%</b>
<b>Other Income/Expense</b>												
<b>Other Income</b>												
Vending Income	112	480.00	0.06%	112	496.01	0.05%	112	480.00	0.05%	112	496.01	0.06%
Delivery Fee Income	29	126.30	0.02%	29	130.51	0.01%	29	126.30	0.01%	29	130.51	0.01%
Fax/Copier Income	34	146.06	0.02%	34	150.92	0.01%	34	146.06	0.02%	34	150.92	0.02%
DVD Sales	58	248.57	0.03%	58	256.86	0.02%	58	248.57	0.03%	58	256.86	0.03%
Check Cashing	359	1,538.65	0.19%	359	1,589.94	0.15%	359	1,538.65	0.17%	359	1,589.94	0.18%
Lottery Income	278	1,192.42	0.14%	278	1,232.17	0.12%	278	1,192.42	0.13%	278	1,232.17	0.14%
Sundry Income	132	565.71	0.07%	132	584.57	0.06%	132	565.71	0.06%	132	584.57	0.07%
Garnishment Fee Income	1	4.63	0.00%	1	4.78	0.00%	1	4.63	0.00%	1	4.78	0.00%
Interest Income	25	107.14	0.01%	25	110.71	0.01%	25	107.14	0.01%	25	110.71	0.01%
Sales Tax Discount	59	251.14	0.03%	59	259.51	0.03%	59	251.14	0.03%	59	259.51	0.03%
Recycling Income	27	116.10	0.01%	27	119.97	0.01%	27	116.10	0.01%	27	119.97	0.01%
Check Collections	24	104.36	0.01%	24	107.83	0.01%	24	104.36	0.01%	24	107.83	0.01%
ATM Income	9	39.81	0.00%	9	41.14	0.00%	9	39.81	0.00%	9	41.14	0.00%
Video Rental Income	12	51.43	0.01%	12	53.14	0.01%	12	51.43	0.01%	12	53.14	0.01%
<b>Total Other Income</b>	<b>1,160</b>	<b>4,972.32</b>	<b>0.60%</b>	<b>1,160</b>	<b>5,138.06</b>	<b>0.50%</b>	<b>1,160</b>	<b>4,972.32</b>	<b>0.55%</b>	<b>1,160</b>	<b>5,138.06</b>	<b>0.58%</b>
<b>Net Other Income</b>	<b>1,160</b>	<b>4,972.32</b>	<b>0.60%</b>	<b>1,160</b>	<b>5,138.06</b>	<b>0.50%</b>	<b>1,160</b>	<b>4,972.32</b>	<b>0.55%</b>	<b>1,160</b>	<b>5,138.06</b>	<b>0.58%</b>
<b>Net Income</b>	<b>5,979</b>	<b>25,622.49</b>	<b>3.10%</b>	<b>16,672</b>	<b>73,833.42</b>	<b>7.15%</b>	<b>10,975</b>	<b>47,033.94</b>	<b>5.18%</b>	<b>7,587</b>	<b>33,600.44</b>	<b>3.79%</b>